IN THE CLAIMS:

1.   (amended) A method of transaction processing, comprising:

[a user bringing a record-bearing medium in operational proximity to a transaction terminal to allow the transaction terminal to receive information from the record-bearing medium;]
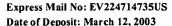
a [the] transaction terminal accessing a communications network and sending first transaction information for a transaction across the communications network, the first transaction information comprising an account number and a transaction amount;

receiving and processing the first transaction information at a server communicating with the communications network;

storing at least a portion of the first transaction information, wherein the stored transaction information is accessible via the Internet; and

the server sending second transaction information based on the first transaction information to a transaction processor [further destination].

2.   (amended) The method of Claim 1, wherein the stored transaction information is accessible via the Internet substantially in real-time [further destination is a transaction processor installation].

3.   (original) The method of Claim 1, wherein the transaction terminal wirelessly accesses the communications network.

4.   (amended) The method of Claim 1, wherein [the transaction terminal includes an output device, and] the server controls [presentation of] information stored on the transaction terminal [to a user through the output device].

5.   (cancel) [The method of Claim 4, wherein the output device is a display.]

6.   (amended) The method of Claim 1, wherein the first transaction information is

- 19 -

a3rd cont'd

transported to the server using a first protocol, and the second transaction information is transported to the transaction processor using a second different protocol.

7. (original) The method of Claim 6, wherein the first protocol has lower overhead than the second protocol.

A4

8. (amended) The method of Claim 1, wherein the first transaction information is in a first format, and the second transaction information is in a second different format, and wherein the method further comprises [further comprising] the server reformatting the first transaction information from the first format to the second transaction information in the second format.

9. (cancel) [The method of Claim 8, wherein the first format is more compact than the second format.]

A5

10. (amended) The method of Claim 1 [9], wherein the server accesses [stores locally] information about the transaction terminal to use for reformatting [various transactions terminals and uses this information to reformat] the first transaction information from the first format to the second transaction information in the second format.

11. (cancel) [The method of Claim 1, further comprising the server capturing and storing transaction information.]

A6

12. (amended) The method of Claim 1 [11], further comprising generating a report of transaction information from one or more transactions conducted on the transaction terminal, wherein the report is accessible via the Internet [providing customers secure access to their respective transaction information via a web browser].

13. (cancel) [The method of Claim 12, wherein transaction information is made available to customers in real time as it is captured and stored by the server.]

A7

14. (amended) A method for transaction processing [The method of Claim 1, further] comprising:

a server receiving an action from a customer communicating with the server via the Internet, the action for application on a transaction terminal in communication with the server [Web to the server a desired action with respect to a transaction terminal]; and

the server communicating the action to the [with one of a wireless network and a] transaction terminal to apply the action thereto [carry out the desired action].

15.   (amended) The method of claim 14, wherein the desired action is terminal activation or deactivation [activation/deactivation].

16.   (original) The method of Claim 14, wherein the desired action is terminal diagnostics.

17.   (amended) A transaction processing network, comprising:

[multiple transaction terminals wherein a user bringing a record-bearing medium in operational proximity to a transaction terminal to allow the transaction terminal to receive information from the record-bearing medium;]

a server;

a first network segment linking one or more [multiple] transaction terminals to the server, wherein all or a portion of transaction information received from each transaction conducted on each of one or more transaction terminals is stored and made accessible via the Internet; and

a second network segment linking the server to one or more [multiple] further destinations, wherein at least one of the further destinations comprise a transaction processor for obtaining transaction approvals.

18.   (amended) The apparatus of Claim 17, wherein the stored transaction information is accessible substantially in real-time [at least one of the further destinations is a transaction processor installation].

- 21 -

19.   (amended) The apparatus of Claim 17, wherein one or more of the transaction terminals [terminal] comprises a wireless data communications device.

20.   (amended) The apparatus of Claim 17, wherein the server [transaction terminal includes an output device, and the server] controls the operation of one or more of the transaction terminals [presentation of information to a user through the output device].

21.   (amended) The apparatus of Claim 20, wherein the operation comprises deactivation or activation of the transaction terminal [output device is a display].

22.   (amended) The apparatus of Claim 17, wherein transaction information comprises first transaction information which is transported across the first network segment using a first protocol, and wherein second transaction information based on the first transaction information [second different transaction information] is transported across the second network segment using a second different protocol.

23.   (original) The apparatus of Claim 22, wherein the first protocol has lower overhead than the second protocol.

24.   (amended) The apparatus of Claim 22, wherein the first transaction information is in a first format, and the second transaction information is in a second different format, and wherein the server reformats the first transaction information form the first format to the second transaction information in a second format.

25.   (cancel) [The apparatus of Claim 24, wherein the first format is more compact than the second format.]

26.   (amended) The apparatus [method] of Claim 24 [25], wherein the server accesses [stores] information about a transaction terminal which forwarded first transaction information [various transaction terminals and uses this information] to reformat the first transaction information from the first format to the second transaction information in the second format.

- 22 -

27.   (new) The method according to claim 1, further comprising the server receiving transaction approval information from the transaction processor and then forwarding all or a portion of the transaction approval information to the transaction terminal.

28.   (new) The method according to claim 27, wherein the approval information comprises at least one of: a credit approval, a credit denial, an approval code, a reference code, credit account information and an amount for the transaction.

29.   (new) The method according to claim 14, wherein the desired action is changing information stored on the transaction terminal.

30.   (new) A system for tracking transactions comprising:

        a first server for receiving and processing first transaction information received from a transaction terminal, the first transaction information comprising an account number and a transaction amount;

        a database for storing at least a portion of the first transaction information, wherein the stored transaction information is accessible via the Internet; and

        a second server for obtaining transaction approval information for the transaction, wherein

                the second server receives second transaction information from the first server,

                the second transaction information being based on the first transaction information,

                the first server receives the transaction approval information from the second server and forwards all or a portion of the transaction approval information to the transaction terminal.

31.   (new) A method of transaction processing, comprising:

- 23 -

receiving first transaction information for a pending transaction at a server from a transaction terminal, wherein the first transaction information comprises an account number and an amount for the transaction;

processing the first transaction information at the first server;

storing at least a portion of the first transaction information, wherein the stored transaction information is accessible via the Internet; and

sending second transaction information based on the first transaction data to a transaction processor for obtaining approval information for the transaction;

receiving the approval information from the transaction processor;

forwarding all or a portion of the approval information to the transaction terminal via the first server.

32.   (new) The method of Claim 31, wherein the first server controls the transaction terminal.

33.   (new) The method of Claim 32, wherein control of the transaction terminal comprises changing information stored on the transaction terminal used to operate the transaction terminal.

34.   (new) The method of Claim 33, wherein changing information on the transaction terminal comprises sending menu information from the server to the transaction terminal where it is parsed and stored thereon.

35.   (new) A server for transaction processing, comprising:

a processor for receiving and processing first transaction information for a pending transaction from a transaction terminal, wherein the transaction information comprises an account number and an amount for the transaction;

communication means for:

- 24 -

sending second transaction information based on the first transaction data to a transaction processor for obtaining approval information for the pending transaction;

receiving the approval information from the transaction processor; and

forwarding all or a portion of the approval information to the transaction terminal via the first server;

wherein the server accesses a memory for storing the first transaction information and wherein the stored transaction information is accessible via the Internet.

NYC 258694v1

- 25 -